

# Proposed NU Business Name: **M/S JAMAL FURNITURE MART**



Project identification and prepared by: Md. Shahadat hossian  
Dhonbari Unit, Tangail  
Project verified by: Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.JAMAN CHOWDHURY</b>
Age	:	25-04-1994(23 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Brother & 3 Sister
Address	:	Vill: ukhariabari P.O: ukhariabari P.S:donbary, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST :JAMELA BAGUM</b>
(iii) Father's name	:	<b>MD :AB.AZIZ CHOWDHURY</b>
(iv) GB member's info	:	Branch: jadunathpur , Centre # 3 (Female), Member ID: 1140, Group No: 01 Member since: 17/10./2011 raning(6Years) First loan: BDT 10000Taka.
Further Information:		Existing loan: 60000 Outstanding loan: 58680Taka
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-181693
Family's Contact No.	:	01925-524592
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAMALA BAGUM** Joined Grameen Bank Since 06 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

## Proposed Nobin Udyokta Business Info

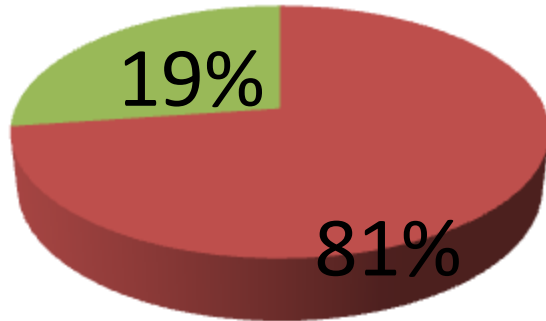
Business Name	:	<b>M/S JAMAL FNUTHAR MAT</b>
Location	:	ukharibari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 314,000
Financing	:	Self BDT 254,000(from existing business) 81% Required Investment BDT 60,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 20 ft= 400 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; almari,tabel khat , ,Etc</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The fnuthar is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Almari ,tabel, khat,Etc	5,000	150,000	1800,8000
	0	0	0
<b>Total Sales (A)</b>	5,000	150,000	1800,000
<b>Less. Variable Expense</b>			
Almari, tabel, khat,Etc	3000	90,000	1080,000
	0	0	0
<b>Total variable Expense (B)</b>	3000	90,000	1080,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2000	60,000	720,000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60,000
Guard		0	0
Transportation		500	6,000
Entertainment		500	6,000
Salary (staff)		30000	360,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>37,400</b>	<b>448,800</b>
<b>Net Profit (E) [C-D]</b>		<b>22,600</b>	<b>271,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
almari	22p	7000	154,000	8p	7000	56,000	210,000
Tabel,khat	25p	4000	100,000	1p	4000	4000	104,000
Security							
<b>Total</b>	<b>47p</b>	<b>5500</b>	<b>254,000</b>	<b>8p</b>	<b>5500</b>	<b>60000</b>	<b>314,000</b>



**Entrepreneur**  
**Investment:254,000**  
**Investor Investment:60,000**  
**Total Investment:314,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
<b>Revenue (sales)</b>					
Almari,tabel,khat	5000	150,000	1800,000	1890,000	1984,500
<b>Total Sales (A)</b>	5000	150,000	1800,000	1890,000	1984,500
<b>Less. Variable Expense</b>		0		0	
Almari,tabel,khat	3000	90,000	1080,000	1134,000	1190,000
<b>Total variable Expense(B)</b>					
<b>Contribution Margin (CM) [C=(A-B)</b>	2000	60,000	720,000	756,000	793,000
<b>Less. Fixed Expense</b>					
Rent		1000	12,000	12,000	12,000
Electricity Bill		200	2400	2450	2500
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	7500
Entertainment		500	6000	6000	6000
Salary(staff)		30,000	360,000	360,000	360,000
Gurd		0			
<b>Total Fixed Cost</b>		<b>37500</b>	<b>450,000</b>	<b>451050</b>	<b>451600</b>
<b>Net Profit (E) [C-D)</b>		<b>22500</b>	<b>270,000</b>	<b>304950</b>	<b>341,400</b>
<b>Investment Payback</b>			<b>24000</b>	<b>24000</b>	<b>24000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	270,000	304950	341,400
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		246000	526,950
	<b>Total Cash Inflow</b>	<b>330,000</b>	<b>550950</b>	<b>870,650</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>		<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>246,000</b>	<b>526950</b>	<b>846,650</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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# FAMILY PICTURE

